



CHEYENNE STATE BANK

101 West 19th Street ♦ Post Office Box 447 ♦ Cheyenne, Wyoming 82003
 307-634-8844 ♦ Fax 307-634-3110

PERSONAL INFORMATION					
APPLICANT (NAME)			CO-APPLICANT (NAME)		
HOME ADDRESS			HOME ADDRESS		
CITY & STATE		ZIP	CITY & STATE		ZIP
PHONE	EMAIL		PHONE	EMAIL	
SOCIAL SECURITY NO		D.O.B	SOCIAL SECURITY NO		D.O.B
EMPLOYER			EMPLOYER		
EMPLOYER ADDRESS			EMPLOYER ADDRESS		
BUSINESS PHONE	NO. YRS WITH EMPLOYER	TITLE/POSITION	BUSINESS PHONE	NO. YRS WITH EMPLOYER	TITLE/POSITION
NAME OF PREVIOUS EMPLOYER (IF WITH CRRENT EMPLOYER LESS THAN 3 YRS)		NO YRS	NAME OF PREVIOUS EMPLOYER (IF WITH CRRENT EMPLOYER LESS THAN 3 YRS)		NO YRS

Cash Income & Expenditures Statement for year ended _____ (omit cents)

ANNUAL INCOME	AMOUNT (\$)	ANNUAL EXPENDITURES	AMOUNT (\$)
SALARY (APPLICANT)		FEDERAL INCOME & OTHER TAXES	
BONUSES & COMMISSIONS (APPLICANT)		STATE INCOME & OTHER TAXES	
SALARY (CO-APPLICANT)		MORTGAGE PAYMENTS (RESIDENTIAL)	
BONUSES & COMMISIONS (CO-APPLICANT)		MORTGAGE PAYMENTS (INVESTMENT)	
RENTAL INCOME		PROPERTY TAXES (RESIDENTIAL)	
INTEREST INCOME		PROPERTY TAXES (INVESTMENT)	
CAPITAL GAINS		INTEREST & PRINCIPAL PAYMENTS ON LOANS	
PARTNERSHIP INCOME		INSURANCE	
OTHER INVESTMENT INCOME		ALIMONY/CHILD SUPPORT	
OTHER INCOME (LIST BELOW)		TUITION	
		OTHER LIVING EXPENSE	
		MEDICAL EXPENSES	
		OTHER EXPENSE (LIST BELOW)	
TOTAL INCOME		TOTAL EXPENDITURES	

ANY SIGNIFICANT CHANGES EXPECTED IN THE NEXT 12 MONTHS? YES NO (IF YES, ATTACH INFORMATION.)

REPRESENTATIONS AND WARRANTIES:

I/We hereby apply for commercial credit. The lender is authorized to verify with other parties and to make any investigation of my/our credit, either directly or through any agency employed by lender for that purpose. I/We understand that lender will retain this application and any other credit information lender received, even if no loan or credit is granted. These representations, tax return information consent, and authorizations extend not only to lender, but also to third parties, including loan servicers, any insurer of the loan, government agency loan guarantors, marketing companies, and to any investor to whom lender may sell all or any part of the loan, as well as to the affiliates, agents, and any successors and assigns of lender and third parties. I/We further authorize lender to provide to any such insurer or investor any information and documentation that they may request with respect to My/Our application, credit or loan. The information contained in this statement is provided to induce you to extend or to continue the extension of credit to the undersigned or to others upon the guarantee of the undersigned. The undersigned acknowledge and understand that you are relying on the information provided herein in deciding to grant or continue credit or to accept a guarantee thereof. Each of the undersigned represents, warrants and certifies that the information provided herein is true, correct and complete. Each of the undersigned agrees to notify you immediately and in writing of any change in name, address, or employment and of any material adverse change (1) in any of the information contained in this statement or (2) in the financial condition of any of the undersigned or (3) in the ability of any of the undersigned to perform its (or their) obligations to you. In the absence of such notice or a new and full written statement, this should be considered as a continuing statement and substantially correct. If the undersigned fail to notify you as required above, or if any of the information herein should prove to be inaccurate or incomplete in any material respect, you may declare the indebtedness of the undersigned or the indebtedness guaranteed by information contained herein and to determine the credit-worthiness of the undersigned. The undersigned authorize any person or consumer reporting agency to give you any information it may have on the undersigned. Each of the undersigned authorizes you to answer questions about your credit experience with the undersigned. As long as any obligation or guarantee of the undersigned to you is outstanding, the undersigned shall supply annually an updated financial statement and tax returns. This personal financial statement and any other financial or other information that the undersigned give you shall be your property. PLEASE TYPE YOUR FULL NAME IF YOU AUTHORIZE LENDER TO CHECK MY CREDIT AND EMPLOYMENT HISTORY AND TO ANSWER QUESTIONS OTHER MY ASK LENDER ABOUT MY CREDIT RECORD WITH LENDER.

Applicant's Signature

Date

Co-Applicant's Signature

Date